

Exhibit 4

**Reply Declaration of John Fellas in Support of Bank
of Cyprus Public Company Limited's Motion to
Dismiss the Complaint**

**BANK OF CYPRUS (LONDON) LTD
PERSONAL BANKING BRANCH**



Memorandum

TO MR. SOTERIS ANTONIADES
C.C. MR.A. MICHAELIDES
C.C. MR.STEPHEN BYRNE
C.C. MR. KYPROS KYPRIANOU
FROM MARO GEORGIU
DATE 10.10.01
RE: MR. LYCOURGOS KYPRIANOU

Further to my memo dd 9th October, 2001 please note that I received from Mr. Kyprianou the following two request.

1. Cancel the auto transfer from his personal account no.309604-060 to his property account no. 309607-060 . This will be done from his wife's account.
2. Request to transfer £25,000.= from Mr. Kyprianou's account no.309604-060 to CEI, in Switzerland without showing the remitter's name.

I have informed Mr. Kyprianou's executive in UK that we can not effect above payment without showing the remitter's name and we have been requested to issue a draft.

In view of the latest developments please give me your instructions.

Maro Georgiou